

## Claims

We claim:

1. A system for automatically establishing a merchant account for transaction card usage comprising:
  - 5 a central hub and communication means for providing communication between an agent and a transaction card issuer/processor for submitting a merchant application for receiving transaction card usage approval; and  
means for providing a report to the agent from the transaction card issuer/processor.
- 10 2. The system of claim 1 wherein the central hub is a website.
3. The system of claim 1 wherein the communication means utilize file transfer protocol on the internet.
4. The system of claim 3 wherein the file transfer protocol allows for secure file transfer between the agent and the transaction card issuer/processor.
- 15 5. The system of claim 1 wherein the merchant application submitted to the transaction card issuer/processor comprises information automatically readable by the transaction card issuer/processor.
6. The system of claim 1 wherein said report submitted to the agent comprises a grant or denial of the application submitted to the transaction card issuer/processor.
- 20 7. The system of claim 1 wherein said report comprises a statistical record relating to the success rate of the agent in establishing merchant accounts.
8. The system of claim 1 further comprising means for sending a file to the transaction card issuer/processor from the agent.

9. The system of claim 8 wherein said file comprises a report detailing changes to the merchant account.
10. The system of claim 1 wherein said communication means communicates a plurality of merchant applications simultaneously to the transaction card issuer/processor.
- 5 11. A method for automatically establishing a merchant account for transaction card usage for a merchant between an agent and a transaction card issuer/processor comprising:
- the agent submitting a merchant application for receiving transaction card usage approval to the transaction card issuer/processor via a central hub; and
- 10 the agent receiving an automatic communication from the transaction card issuer/processor via the central hub relating to approval or denial of the merchant application.
12. The method of claim 11 wherein said central hub is a website.
13. The method of claim 11 wherein said merchant account application is submitted
- 15 to the transaction card issuer/processor via file transfer protocol.
14. The method of claim 11 further comprising the step of the agent submitting the merchant account application and/or the automatic communication via a secure file transfer protocol.
15. The method of claim 11 further comprising the step of the agent receiving a report
- 20 from the transaction card issuer/processor.
16. The method of claim 15 wherein the report comprises a statistical record relating to the success rate of the agent in establishing merchant accounts.

17. The method of claim 11 further comprising the step of the agent submitting a file to the transaction card issuer/processor.

18. The method of claim 11 wherein said step of the agent receiving the automatic communication from the transaction card issuer/processor occurs substantially  
5 immediately after the step of the agent submitting a merchant application to the transaction card issuer/processor.

19. The method of claim 11 further comprising the step of the agent submitting a plurality of merchant account applications to the transaction card issuer/processor.

20. The method of claim 19 further comprising the step of the agent receiving a  
10 plurality of automatic communications relating to the approval or denial of the plurality of merchant applications.